

Information to identify the case:

| | | | |
|---|----------------------------------|--------------------------------|-------------|
| Debtor 1 | <u>Jessica Fletcher Logan</u> | Social Security number or ITIN | xxx-xx-8561 |
| | First Name Middle Name Last Name | EIN | --_----- |
| Debtor 2 | | Social Security number or ITIN | ----- |
| (Spouse, if filing) | First Name Middle Name Last Name | EIN | --_----- |
| United States Bankruptcy Court District of New Jersey | | | |
| Case number: 17-10531-MBK | | | |

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Jessica Fletcher Logan
aka Jessica M Fletcher

4/13/17

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Jessica Fletcher Logan
 Debtor

Case No. 17-10531-MBK
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 59

Date Rcvd: Apr 13, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 15, 2017.

db +Jessica Fletcher Logan, 53 Barn Owl Drive, Hackettstown, NJ 07840-3206
 cr +Citizens Bank, N.A., 10561 Telegraph Road, Glen Allen, VA 23059-4577
 516587116 +Animal Clinic of Morris Plains, 3009 State Route 10, Morris Plains, NJ 07950-1207
 516587118 B&B Collections, Inc., PO Box 2137, Toms River, NJ 08754-2137
 516587125 +CBEGroup, 1309 Technology Pkwy, Cedar Falls, IA 50613-6976
 516587127 +CCO Mortgage, Attn: Payment Processing, PO Box 2800, Glen Allen, VA 23058-2800
 516587126 CCO Mortgage, PO Box 6260, Glen Allen, VA 23058-6260
 516587132 +Citizens One, 10561 Telegraph Road, Glen Allen, VA 23059-4577
 516587133 Computer Credit, Inc., 640 West Forth Street, PO Box 5238, Winston Salem, NC 27113-5238
 516587138 FMS, Inc., PO Box 707600, Tulsa, OK 74170-7600
 516587140 +Hackettstown Emergency Associates, PO Box 864, Mahwah, NJ 07430-0864
 516587141 +Hackettstown Radiology Associates, PO Box 655, Hackettstown, NJ 07840-0655
 516587144 +Jason Hayman, 124 Pleasant View Road, Hackettstown, NJ 07840-1035
 516587147 +Lowndes County State Court, c/o Pioneer Credit Recovery, Inc., PO Box 3116,
 Lake City, FL 32056-3116
 516587154 +MRS Associates, Inc., 1930 Olney Avenue, Cherry Hill, NJ 08003-2016
 516587149 +Midland Funding LLC, 2365 Northside Drive, Suite 300, San Diego, CA 92108-2709
 516587151 +Milstead & Associates, 1 East Stow Road, Marlton, NJ 08053-3118
 516587153 +Morristown Medical Center, PO Box 35610, Newark, NJ 07193-5610
 516587155 +NCB Management Services Inc., P.O. Box 1099, Langhorne, PA 19047-6099
 516587156 +Nikhil Nihalani, Md, PO Box 3228, Valdosta, GA 31604-3228
 516587157 +Northland Group, Inc., PO Box 390905, Minneapolis, MN 55439-0905
 516587158 +Panther Valley Property Owners Associati, PO Box 54, Allamuchy, NJ 07820-0054
 516587159 +Pinnacle LLC/RESURGENT, PO Box 10497, Greenville, SC 29603-0497
 516587160 Pocono Emerg Physicians, PO Box 8510, Philadelphia, PA 19101-8510
 516587161 Pocono Medical Center, PO Box 822009, Philadelphia, PA 19182-2003
 516587164 +Remex Inc, 307 Wall St, Princeton, NJ 08540-1515
 516587165 +Somerset Emergency Medical Associates, PO Box 799, Livingston, NJ 07039-0799
 516587166 Somerset Medical Center, PO Box 48026, Newark, NJ 07101-4826
 516587168 State of NJ - Motor Vehicles Violation, PO Box 4850, Trenton, NJ 08650-4850
 516587169 Sunrise Credit Services, Inc., PO Box 9100, Farmingdale, NY 11735-9100
 516587170 Verizon Wireless, P.O. Box 408, Newark, NJ 07101-0408

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QTJORR.COM Apr 14 2017 06:13:00 Thomas Orr, Law Office of Thomas J. Orr,
 321 High Street, Burlington, NJ 08016-4411
 smg E-mail/Text: usanj.njbankr@usdoj.gov Apr 13 2017 22:04:45 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Apr 13 2017 22:04:43 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 516587112 +EDI: CCS.COM Apr 14 2017 06:13:00 ACA Credit Collection Services, Two Wells Avenue,
 Newton Center, MA 02459-3246
 516587113 +E-mail/Text: mreed@affcollections.com Apr 13 2017 22:04:47
 Accurate Collection Services, LLC, 17 Prospect Street, Morristown, NJ 07960-6862
 516587114 EDI: ALLIANCEONE.COM Apr 14 2017 06:13:00 Alliance One Receivables Management Inc.,
 PO Box 3107, Southeastern, PA 19398-3107
 516587115 EDI: AMEREXPR.COM Apr 14 2017 06:13:00 American Express, PO Box 981537,
 El Paso, TX 79998-1537
 516587119 EDI: BANKAMER.COM Apr 14 2017 06:14:00 Bank of America Mortgage, PO Box 26078,
 Greensboro, NC 27420
 516587120 EDI: BANKAMER.COM Apr 14 2017 06:14:00 Bank of America, N.A., PO Box 15222,
 Wilmington, DE 19886-5222
 516587124 E-mail/Text: bankruptcy@cavps.com Apr 13 2017 22:04:55 Cavalry Portfolio Services,
 7 Skyline Drive, 3rd Floor, Hawthorne, NY 10532
 516587129 EDI: CITICORP.COM Apr 14 2017 06:14:00 Citi Bank, NA, PO Box 183113,
 Columbus, OH 43218-3113
 516587117 EDI: CITICORP.COM Apr 14 2017 06:14:00 AT&T Universal Card, PO Box 182564,
 Columbus, OH 43218-2564
 516587121 E-mail/Text: bcwrtoff@cablevision.com Apr 13 2017 22:05:10 Cablevision,
 930 Soundview Avenue, Bronx, NY 10473-3796
 516587122 +E-mail/Text: clientrep@capitalcollects.com Apr 13 2017 22:05:16 Capital Collection Service,
 PO Box 150, West Berlin, NJ 08091-0150
 516587123 EDI: CAPITALONE.COM Apr 14 2017 06:14:00 Capital One Bank (USA), NA, PO Box 71083,
 Charlotte, NC 28272-1083
 516587128 +EDI: CHASE.COM Apr 14 2017 06:13:00 Chase Bank USA NA, PO Box 15298,
 Wilmington, DE 19850-5298
 516587130 EDI: CITICORP.COM Apr 14 2017 06:14:00 Citibank, PO Box 769006,
 San Antonio, TX 782459006
 516587131 EDI: CITICORP.COM Apr 14 2017 06:14:00 Citibank Mastercard, PO Box 8109,
 S Hackensack, NJ 76068109
 516587136 +EDI: CCS.COM Apr 14 2017 06:13:00 Credit Collection Services, Two Wells Ave, Dept. 9133,
 Newton, MA 02459-3225
 516587137 EDI: DIRECTV.COM Apr 14 2017 06:14:00 Direct TV, PO Box 78626, Phoenix, AZ 85062-8626

District/off: 0312-3

User: admin
Form ID: 318

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Total Noticed: 59

Date Rcvd: Apr 13, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

516587139 EDI: CCS.COM Apr 14 2017 06:13:00 Geico Indemnity Company, Payment Processing Center - 27,
P.O. Box 55126, Boston, MA 02205-5126
516587142 E-mail/Text: barbara.pawski@atlanticehealth.org Apr 13 2017 22:04:57
Hackettstown Regional Medical Center, PO Box 2, Hackettstown, NJ 07840-0002
516587145 EDI: CBSKOHLS.COM Apr 14 2017 06:13:00 Kohls, PO Box 2983, Milwaukee, WI 53201-2983
516587146 +EDI: CBSKOHLS.COM Apr 14 2017 06:13:00 Kohls Department Store, PO Box 3115,
Milwaukee, WI 53201-3115
516587148 EDI: MID8.COM Apr 14 2017 06:13:00 Midland Funding LLC, PO Box 60578,
Los Angeles, CA 90060-0578
516587162 EDI: PRA.COM Apr 14 2017 06:13:00 Portfolio Recovery Associates,
120 Corporate BLVD STE 100, Norfolk, VA 23502
516587163 E-mail/Text: admin@paypps.com Apr 13 2017 22:05:06 Professional Placement Services, LLC,
PO Box 612, Milwaukee, WI 53201-0612
516587167 E-mail/Text: patientaccountcollector@sgmc.org Apr 13 2017 22:04:33
South Georgia Medical Center, PO Box 0070, Valdosta, GA 31603-0070

TOTAL: 28

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

aty* +Thomas Orr, Law Office of Thomas J. Orr, 321 High Street, Burlington, NJ 08016-4411
516587134 ##+Computer Credit, Inc., Claim Dept 002887, 640 West Fourth Street,
Winston Salem, NC 27101-2730
516587135 ##+Courter, Robert & Cohen, 1001 Route 517, Hackettstown, NJ 07840-2731
516587143 ##Hand Rehab Assosicates, 225 Route 10 East - Suite 102, Succasunna, NJ 07876-1300
516587150 ##+Midwest Recovery Systems LLC, 12 Westbury Dr, Saint Charles, MO 63301-2543
516587152 ##Morris Imaging Assoc. Pa, PO Box 809, Berwick, PA 18603-0809

TOTALS: 0, * 1, ## 5

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 15, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 13, 2017 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK,
AS TRUSTEE, FOR THE BENEFIT OF THE CERTIFICATEHOLDERS OF CWALT, INC., ALTERNATIVE LOAN TRUST
2005-33CB MORTGAGE PASS-THROUGH CERTIFICATES, SERIES dcarlon@kmlawgroup.com,
bkggroup@kmlawgroup.com
Joan Sirkis Warren on behalf of Debtor Jessica Fletcher Logan joan@joanlaverylaw.com
Robert P. Saltzman on behalf of Creditor Citizens Bank, N.A. dnj@pbslaw.org
Thomas Orr tom@torrlaw.com, Torr@ecf.epiqsystems.com
Thomas Orr on behalf of Trustee Thomas Orr tom@torrlaw.com, Torr@ecf.epiqsystems.com
U.S. Trustee. USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6